

Title (en)

MONEY MOVEMENT NETWORK HUB SYSTEM

Title (de)

HUBSYSTEM FÜR EIN GELDBEWEGUNGSNETZWERK

Title (fr)

SYSTÈME DE CONCENTRATEUR DE RÉSEAU DE MOUVEMENT D'ARGENT

Publication

EP 2335205 A1 20110622 (EN)

Application

EP 09808748 A 20090818

Priority

- US 2009054237 W 20090818
- US 8983008 P 20080818
- US 18703509 P 20090615

Abstract (en)

[origin: US2010042538A1] Embodiments of the invention include an electronic payment system that allows person-to-person (P2P) payments and requests for payment, consumer-to-consumer (C2C) payments and requests for payment, and use of a P2P service by a business which in turn offers the service to its customers for making payments and requests for payment. The system and service allow users to make payments from their existing financial accounts to anyone, anywhere without funding a special account and managing a third-party relationship separate from the relationship the user has with the financial institution. The service further allows users to receive payments without registering for a third-party service. In embodiments, the service is available as an integrated banking service alongside current financial institution electronic banking services already used by customers. A bank customer can use the payment service directly from within a bank or bank web site.

IPC 8 full level

G06Q 20/00 (2006.01)

CPC (source: EP US)

G06Q 20/10 (2013.01 - EP US); **G06Q 20/102** (2013.01 - EP US); **G06Q 20/223** (2013.01 - EP US); **G06Q 20/325** (2013.01 - EP US); **G06Q 20/326** (2020.05 - EP US)

Citation (search report)

See references of WO 2010022109A1

Designated contracting state (EPC)

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Designated extension state (EPC)

AL BA RS

DOCDB simple family (publication)

US 2010042538 A1 20100218; CA 2740206 A1 20100225; CA 2740206 C 20161129; EP 2335205 A1 20110622; US 2010042539 A1 20100218; WO 2010022109 A1 20100225

DOCDB simple family (application)

US 54349709 A 20090818; CA 2740206 A 20090818; EP 09808748 A 20090818; US 2009054237 W 20090818; US 54350109 A 20090818